Amendments to the Drawings:

The formal drawing Replacement Sheets attached in connection with the aboveidentified application containing figures 5 and 12 are being presented as new formal drawing sheets to be substituted for the previously submitted drawing sheets. The drawing figures 5 and 12 have been amended and the specific changes which have been made are listed below:

FIGURE 5:

The misspelling of "PROBABILITI DENSITIES" in the left hand heading has been corrected to --PROBABILITY DENSITIES--.

FIGURE 12:

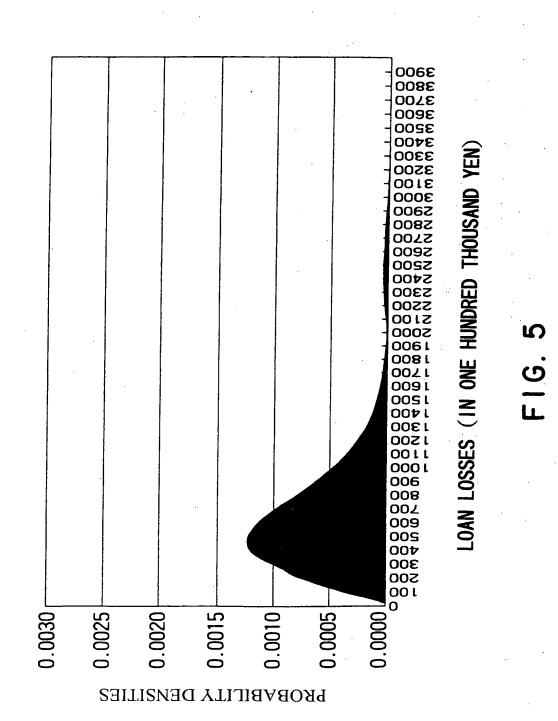
The misspelling of "PROBABILITI DENSITIES" in the left hand heading has been corrected to --PROBABILITY DENSITIES--.

Title: SYSTEM TOR COMPUTING PROBABILITY DISTRIBUTION Q **LOAN LOSSES** Inventor: Hiroyuki OTA

Application No. 09/540,890

REPLACEMENT SHEET

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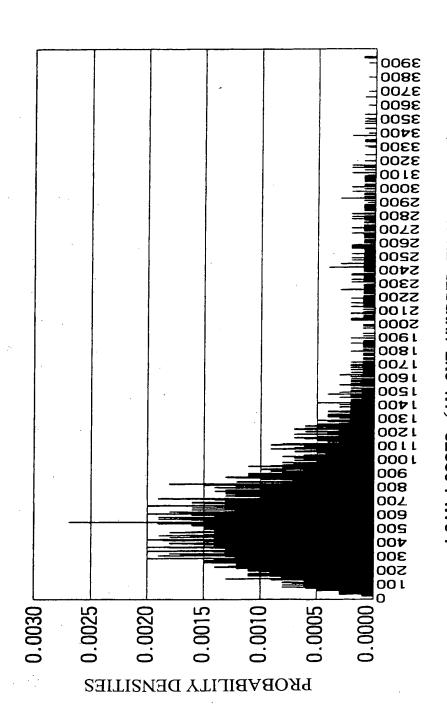
Title: SYSTEM FOR COMPUTING PROBABILITY DISTRIBUTION OF LOAN LOSSES

Inventor: Hiroyuki OTA Application No. 09/540,890



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LOSSES (IN ONE HONDINED III)